## WHAT IS CLAIMED IS:

electrodes:

- 1. A liquid crystal panel substrate comprising:
  - reflecting electrodes formed on a substrate;
- a switching element formed corresponding to each of the reflecting
- a passivation film formed on said reflecting electrodes comprising a silicon oxide film; and
- a silicon nitride film formed as an insulating interlayer between said reflecting electrodes and a metal layer thereunder having moisture resistance.
- 2. A liquid crystal panel substrate according to claim 1, wherein said insulating interlayer between said reflecting electrodes and said metal layer thereunder comprises a silicon nitride film and a silicon oxide film, and has a laminate structure in which said silicon nitride film is formed on said silicon oxide film.
  - A liquid crystal panel substrate comprising:
- a pixel region having a matrix of reflecting electrodes formed on a substrate and a switching element formed corresponding to each of said reflecting electrodes, a periphery region of said pixel region on the substrate having a metal layer and an insulating interlayer; and
- a passivation film having a laminate structure comprising a silicon oxide film and a silicon nitride film on said silicon oxide film, the passivation film being formed at edge sections of the metal layer and the insulating interlayer.
  - 4. A liquid crystal panel substrate comprising:
- a pixel region having a matrix of reflecting electrodes formed on a substrate and a transistor formed corresponding to each of the reflecting electrodes;
- a peripheral circuit arranged in a periphery region of said pixel region on the substrate for supplying signals to said transistors in said pixel region;

a first passivation film comprising a silicon oxide film formed on said reflecting electrodes in said pixel region; and

a second passivation film comprising a silicon nitride film formed on said periphery region.

- 5. A liquid crystal panel substrate according to claim 4, the silicon nitride film being a first silicon nitride film, the liquid crystal panel substrate further comprising a second silicon nitride film as an insulating interlayer provided between said reflecting electrodes and a metal layer thereunder.
- 6. A liquid crystal panel substrate according to claim 5, the silicon oxide film being a first silicon oxide film, said insulating interlayer between said reflecting electrodes and said metal layer thereunder comprising the second silicon nitride film and a second silicon oxide film, and having a laminate structure in which said second silicon nitride film is formed on said second silicon oxide film.
  - 7. A liquid crystal panel substrate comprising:
- a pixel region having a matrix of reflecting electrodes formed on a substrate and transistor formed corresponding to each of the reflecting electrodes:
- a peripheral circuit arranged in a periphery region of said pixel region on the substrate for supplying signals to said transistors in said pixel region, the periphery region having a metal layer and an insulating layer;
- a first passivation film comprising a first silicon oxide film formed in said pixel region; and
- a second passivation film having a laminate structure comprising a second silicon oxide film and a silicon nitride film formed on the second silicon oxide film, the second passivation film being formed at edge sections of the metal layer and the insulating interlayer.

- A liquid crystal panel substrate according to claim 3, further comprising a seal material formed on said silicon nitride film for sealing with a counter substrate.
- A liquid crystal panel substrate according to claim 3, said edge section of said metal layer and the insulating interlayer being a scribed region of the substrate.
  - 10. A liquid crystal panel substrate comprising:
- a pixel region having reflecting electrodes formed on a semiconductor substrate and a switching element formed corresponding to each of the reflecting electrodes;
- a passivation film formed by a silicon nitride film having moisture resistance and formed on a scribed region of said semiconductor substrate.
- 11. A liquid crystal panel substrate according to claim 10, said passivation film having a laminate structure comprising a silicon oxide film and the silicon nitride film formed on the silicon oxide film.
- 12. A liquid crystal panel comprising a first substrate, a second substrate opposed to the first substrate, a liquid crystal therebetween, and a seal material sealing the first substrate and the second substrate, the liquid crystal panel further comprising:
- a pixel region having reflecting electrodes formed on said first substrate; and
  a passivation film comprising a silicon nitride film formed in a region
  arranged with said seal material on said first substrate, the seal material being formed on the
  silicon nitride.
- 13. A liquid crystal panel according to claim 12, the passivation film being a first passivation film and the liquid crystal panel further comprising a second passivation film comprising a silicon oxide film formed on the reflecting electrodes.